	Fill in this intermetion to identity the seco	ed 06/22/18 17:23:01 Main Document			
	Pg 1 of 6				
	Debtor 2				
	(Spouse, if filing)				
	United States Bankruptcy Court for the: Eastern District of MO				
	Case number 15-41014-399				
	Official Form 410S1				
	Notice of Mortgage Payment Cha	ange 12/15			
•	If the debtor's plan provides for payment of postpetition contractual install debtor's principal residence, you must use this form to give notice of any of as a supplement to your proof of claim at least 21 days before the new pay Federal National Mortgage Association (Fannie Mae"), c. Seterus. Inc.	changes in the installment payment amount. File this form			
	Name of creditor:	Court claim no. (if known): 10			
	Last 4 digits of any number you use to identify the debtor's account: 7 4 6 5	Date of payment change: Must be at least 21 days after date of this notice 08/01/2018			
		New total payment: \$ \$323.92 Principal, interest, and escrow, if any			
	Part 1: Escrow Account Payment Adjustment				
	 Will there be a change in the debtor's escrow account payment No Yes. Attach a copy of the escrow account statement prepared in a form the basis for the change. If a statement is not attached, explain when the basis for the change. 	consistent with applicable nonbankruptcy law. Describe			
	Current escrow payment: \$\$72.59	New escrow payment: \$\$68.28			
	Part 2: Mortgage Payment Adjustment				
	Will the debtor's principal and interest payment change based variable-rate account?	on an adjustment to the interest rate on the debtor's			
✓ No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:					
	Current interest rate:%	New interest rate:%			
	Current principal and interest payment: \$\$255.64	New principal and interest payment: \$\$255.64			
	Part 3: Other Payment Change				
	3. Will there be a change in the debtor's mortgage payment for a	reason not listed above?			
	 ✓ No ☐ Yes. Attach a copy of any documents describing the basis for the change (Court approval may be required before the payment change can 	take effect.)			
	Reason for change: Current mortgage payment: \$	New mortgage payment: \$			
	COLLOIS HIGHWAY DUVINGIL. (I				

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_	Mary A. Love irst Name Middle Name Last Name	Case number (if known) 15-41014-399				
Part 4: Si	gn Here					
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.						
Check the ap	propriate box.					
☐ I am t	☐ I am the creditor.					
☑ Iam t	he creditor's authorized agent.					
	, and the second					
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.						
¥ /0/Sta	ewart C. Bogart	Date 06/22/2018				
Signature	wart O. Dogart	Date 00/22/2016				
Print:	Stewart C. Bogart, #67956, #67956MO	Title Attorney for Creditor				
	First Name Middle Name Last Name					
Company	Millsap & Singer, LLC					
Address	612 Spirit Drive					
/ (ddi coo	Number Street					
	St.Louis, MO 63005					
	City State ZIP Code					
Contact phone	(636) 537-0110	Email bkty@msfirm.com				

Friday 5 a.m. to 6 p.m. Phone 866.570.5277



MARY A LOVE c/o STEVEN KEITH BROWN ATT AT LAW 1221 LOCUST ST STE 500 SAINT LOUIS MO 63103-2380

Hartford, CT 06143-1077

ESCROW ACCOUNT STATEMENT				
Analysis Date	e:	06/14/18		
Loan Number	r:			
Current Payı	ment	New Payment Effective 08/01/18		
Principal and		Principal and		
Interest	\$255.64	Interest*	\$255.64	
Escrow	\$72.59	Escrow	\$68.28	
Total Current		Total NEW		
Payment	\$328.23	P aym ent*	\$323.92	

^{*}The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on February 18, 2015. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS	ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE					
August 2018 to July 2019	Anticipated Activity					
COUNTY \$819.3	9	Payments to Escrow	Payments from Escrow	Description	Projected Balance	
Total Disbursements \$819.3	9 Beginning Balance**			-	\$599.26	
	Post Petition Beg Bal*				\$662.40	
	Surplus Refund				\$47.85	
	Date					
	08/01/2018	68.28	0.00		682.83	
Bankruptcy File	09/01/2018	68.28	0.00		751.11	
Date February 18, 201	5 10/01/2018	68.28	0.00		819.39	
	11/01/2018 12/01/2018	68.28 68.28	0.00 819 39-	COUNTY	887.67 136.56	
Pre-Petition Escrow	01/01/2019	68.28	0.00		204.84	
Shortage/Deficiency as \$63.14		68.28	0.00		273.12	
of Analysis Date	03/01/2019 04/01/2019	68.28 68.28	0.00 0.00		341.40 409.68	
	05/01/2019	68.28	0.00		477.96	
	06/01/2019	68.28	0.00		546.24	
	07/01/2019 Total	68.28	0.00		614.52	
*Post Petition Beg Bal = The		\$819.36				
post-petition portion of the escrow starting balance	Under federal law, your lowe total anticipated payments fro				6.56, or 1/6 of the	
**Beginning balance = Starting balance less any unpaid escrow disbursements The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$136.56.	balance in the escrow account paid to the escrow account. A and any additional reserve of deficiency is accounted for or	An escrow shortage of deposits that need to	occurs when the escrow be paid during the n	balance is not enough to pa ext 12 months. The pre-pet	y the estimated items ition shortage and/or	

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ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from August 2017 to July 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

		AC	TUAL ESCRO	W ACCOUN	Г HISTORY		
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual	•	Projected	Actual
Beginning							
Balance						\$635.02	\$85.13-
Date							
08/01/17	70.56	70.30*	0.00	0.00		705.58	14.83-
09/01/17	70.56	70.30*	0.00	0.00		776.14	55.47
10/01/17	70.56	70.30*	0.00	0.00		846.70	125.77
11/01/17	70.56	70.30*	0.00	819.39-*	COUNTY	917.26	623.32-
12/01/17	70.56	70.30*	846.70-	0.00*		141.12	553.02-
01/01/18	70.56	0.00*	0.00	0.00		211.68	553.02-
02/01/18	70.56	70.30*	0.00	0.00		282.24	482.72-
03/01/18	70.56	70.30*	0.00	0.00		352.80	412.42-
04/01/18	70.56	70.30*	0.00	0.00		423.36	342.12-
05/01/18	70.56	70.30*	0.00	0.00		493.92	271.82-
06/01/18	70.56	798.49*	0.00	0.00		564.48	526.67
07/01/18	70.56	0.00*	0.00	0.00		635.04	526.67
Total	\$846.72	\$1,431.19	\$846.70-	\$819.39-			

^{*} indicates a difference from a previous estimate either in the date or the amount.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE www.coloradoattorneygeneral.gov/ca FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

^{**} indicates escrow payment made during a period where the loan was paid ahead.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In The Matter Of:)	Cana Niverbay 45, 44044, 200	
Mary A. Love		Case Number 15-41014-399	
Debtor,)	Chapter 13	
Federal National Mortgage Association ("Fannie Mae"), c/o Seterus, Inc.))		
Creditor,)		
)		

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on June 22, 2018, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ Stewart C. Bogart

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Andrew R. Magdy

Diana S. Daugherty

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Mary A. Love 3726 Melba Place Saint Louis, MO 63121